

REMARKS

STATUS OF THE CLAIMS

In the April 16, 2008 Office Action, the Examiner noted that claims 1-20 were pending in the application, of which claims 3, 6 and 17-20 were withdrawn from consideration. Claims 1, 2, 4, 7 and 11 have been amended herein. Thus, consideration of claims 1, 2, 4, 5 and 7-16 is respectfully requested. No new matter has been added.

OBJECTION TO THE CLAIMS

Claims 1 and 2 have been corrected to include a period. Claim 11 has been amended to recite "reassigns." Accordingly, Applicants request the objections be withdrawn.

REJECTION UNDER 35 U.S.C. 112

On page 2 of the Office Action, claims 1, 2, 4, 5 and 7-16 were rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Applicants submit that the amendments to claims 1, 2, 4 and 7 herein clarify the issues raised by the Examiner on pages 3-4 of the Office Action. Accordingly, Applicants submit that claims 1, 2, 4 and 7 now even more fully comply with the second paragraph of 35 U.S.C. 112. Therefore, Applicants request the rejection be withdrawn for claims 1, 2, 4, 5 and 7-16.

REJECTION UNDER 35 U.S.C. 102(e)

On page 5 of the Office Action, claims 1, 2, 4, 6 and 7-16 were rejected under 35 U.S.C. 102(e) as being anticipated by US Patent No. 5,890,140 to Clark et al. (hereafter Clark). This rejection is respectfully traversed.

In view of the amendments to claim 1 in response to the 35 USC 112 rejection, for example, Applicants submit that the patentable distinctions over Clark are further clarified.

In a non-limiting example, claim 1, as amended recites "processing... work items across multiple bank organizations, and consolidating... processing of the work items in real-time with constant processing availability by using workflow routing between the remote locations as they become available for handling the work items and using a consolidated computer database..., the database having multiple base currencies each base currency corresponding to a country source of the transactions" (lines 7-13).

Clark relates to an electronic delivery system that provides a customer with access to a plurality of computerized financial services (col. 2, lines 34-37). Applicants submit that Clark fails to disclose the above recited features of claim 1.

Clark is directed to providing *customer access* to financial services in real time. In contrast, claim 1 is directed towards “processing... **work items** across multiple bank organizations” (emphasis added). For example, the system in claim 1 provides the ability for *workers* of an organization to take advantage of differences in working day hours of different countries (see e.g. Specification [0010]). Clark does not contemplate such an ability.

In addition, claim 1 recites “processing of the work items in real-time with **constant processing availability** by using workflow routing between the remote locations as they become available for handling the work items” (emphasis added). The Office Action cites column 10, lines 66 through column 11, line 29, and column 5, lines 17-35 of Clark as disclosing such a feature (Office Action pg. 5, lines 13-16). This assertion is respectfully traversed.

Clark describes that transaction instruction messages sent from the CFs [customer facilities] to the GID [global interface device] are stored in the repository and are queued for onward transmission to the appropriate OLTPs at a permissible time (i.e. during normal operating hours of the OLTP) (col. 5, lines 28-32). In other words, Clark describes that transaction messages are merely forwarded to the OLTPs during their normal operating hours. Therefore, although the consolidated front-end interface in Clark provides access to customers, the ability for the system in Clark to access back-end OLTPs is subject to the limitations of the OLTPs themselves because the client has to wait for “normal operating hours” (see also col. 2, lines 10-15).

In contrast, claim 1 describes processing work items in “real-time with constant processing availability.” Constant processing is achieved because, for example, different time zones around the world are effectively utilized because work is distributed based upon working hours of different geographic regions (see e.g. Specification [0072]). As shown above, Clark is limited to the normal working hours of the particular OLTP. Nothing in Clark describes nor contemplates the ability of using workflows to route processing to remote locations. Accordingly, Clark fails to either implicitly or explicitly describe “processing of the work items in real-time with constant processing availability by using workflow routing between the remote locations as they become available for handling the work items” as recited by claim 1.

Further, claim 1 recites “using a **consolidated computer database** in processing the work items, the database having **multiple base currencies each base currency**

corresponding to a country source of the transactions" (last three lines, emphasis added).

In contrast, Clark does not utilize a consolidated database, but rather, employs multiple databases scattered in different geographic locations using a communications network (see Clark Figs. 1 and 29). In addition, Clark merely describes multiple currencies of an account but fails to disclose "the database having multiple base currencies each base currency corresponding to a country source of the transactions" as recited by claim 1.

In view of the above, Applicants submit that Clark fails to disclose "'processing... work items across multiple bank organizations, and consolidating... processing of the work items in real-time with constant processing availability by using workflow routing between the remote locations as they become available for handling the work items and using a consolidated computer database..., the database having multiple base currencies each base currency corresponding to a country source of the transactions" as recited by claim 1 (lines 7-13). Therefore, claim 1 patentably distinguishes over the cited art for at least the reasons discussed above.

Applicants submit that the above discussion will aid the Examiner in appreciating the patentable distinctions of independent claims 2, 4 and 7. The remaining dependent claims inherit the patentable recitations of their respective base claims, and therefore, patentably distinguish over the cited art. In addition, the remaining dependent claims independently distinguish over the cited art for the additional features recited therein. For example, claim 11 recites "wherein workers at different geographic locations have different work periods and said central processing location **reassigns work items to the different locations responsive to the periods**" (emphasis added). Applicants submit that Clark fails to disclose such a feature.

In view of the above, Applicants respectfully request the rejection be withdrawn.

CONCLUSION

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

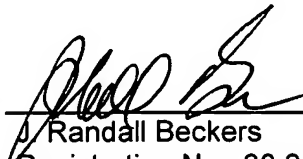
Serial No. 10/801,832

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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